

# QUICK ANSWERS TO ASSIST YOU



## Frequently Asked Questions

**Q: Is flood damage covered by a homeowner's insurance policy?**

**A:** No. Homes, businesses and belongings can be protected with flood insurance from the National Flood Insurance Program (NFIP). An individual can insure his or her home with NFIP flood insurance for up to \$250,000 for the building and \$100,000 for the contents.

**Q: If only a small corner of a home's patio is in a flood zone, will flood insurance be required?**

**A:** In this case, the lender may require flood insurance.

**Q: How can a property be in a flood zone when it is not located anywhere near water, and there has never been flooding in the area?**

**A:** There are many different types of flood zones. Floods can be caused by storms, melting snow, hurricanes and even water backup due to inadequate or overloaded drainage systems, dams or levee failure. A home may be in an area where water frequently ponds, or it might be well away from a 10-foot-wide creek, but the flood zone caused by the overflow of that creek may be hundreds of feet wide.

**Q: Why would LandSafe® indicate a property is within a flood zone when the developer, city, county and appraiser show it to be clear?**

**A:** County entities and developers know their areas very well, and they know when additional flood control work has been done. However, until this work is filed and approved by the Federal Emergency Management Agency (FEMA) through a Letter of Map Revision (LOMR) or the updating of a map, it will not affect the flood determination. To obtain flood information, most appraisers consult their local flood authority, who might clear the lot based on local information. Again, until changes to an area are updated by FEMA, the county's official source of flood zone information, the flood determination results may not change.

**Q: If two homes are on the same block and one is determined to be outside of a flood zone, is it true the second home is not in a flood zone?**

**A:** Not necessarily. The flood determination of a neighboring structure has little bearing on the flood status of the structure in question. Flood zone boundaries do not follow property lot lines.

**Q: Can the results of a flood determination be disputed?**

**A:** The flood determination issued may be disputed by the borrower or lender. LandSafe offers an excellent redetermination process. LandSafe will gather the appropriate information and documents to recheck and verify the position of the structure in relation to the flood zone, ensuring the most accurate determination was rendered. Upon request, supporting documentation can be provided to demonstrate where the structure lies in relation to the Special Flood Hazard Area on the Flood Insurance Rate Maps. LandSafe will take every step in processing a flood zone redetermination as many times as necessary using the new information submitted for redetermination. In addition, LandSafe will educate the consumer on how to apply for a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) through FEMA. Through this LOMA/LOMR process, FEMA may be able to remove the structure from the Special Flood Hazard Area entirely by taking into consideration elements that flood companies cannot consider.

**Q: Why do other flood companies clear structure based on elevation certificates when LandSafe does not?**

**A:** FEMA guidelines specifically state that no one, outside of FEMA itself, is allowed to remove a structure from a flood zone based on elevation. In fact, a disclaimer at the top of every elevation certificate states the following:

“ATTENTION: The use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community flood plain management ordinances and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR).”

FEMA provides an avenue whereby a property owner can dispute his or her property's flood status. Once all the proper paperwork is filed with FEMA, it will take approximately 60 days for FEMA to review and respond to a request for a LOMA. If approved, FEMA will generally issue a LOMA or LOMR to change a property's flood zone status rather than revising an entire flood map. Lenders and flood determination companies are bound by the information shown on FEMA's paper maps unless a valid LOMA/LOMR is issued.

**For more information or to establish an account, contact your Account Executive, call us toll-free at 877-LS-CLOSE (572-5673) or visit [www.landsafe.com](http://www.landsafe.com).**



**CUSTOMER SERVICE HOURS OF OPERATION**  
M – F, 7:00 a.m. to 7:15 p.m. CST  
877-LS-CLOSE (572-5673)